Why Date Last Insured Is Important for My SSDI Claim?

December 20, 2019

Social Security Disability Insurance (SSDI), as the name suggests, is a type of insurance that is specifically geared at people with disabilities. Being a kind of insurance, it also means that you are eligible to avail the insurance until a specific date. Once that date is passed, the insurance expires. You can no longer avail the coverage if a condition of the insurance, such as a disability, is met after the insurance expires. However, you can still apply for the benefits after the insurance expires if the disability occured before the expiration date. The same applies to disability benefits. If you are applying for SSDI benefits, 'Date Last Insured' or DLI (//secure.ssa.gov/apps10/poms.nsf/lnx/0425501320) should be an important consideration for you. Here is a look at what DLI is, why it is important for you, and how it affects your SSDI application. And, if you need help with your SSDI application, make sure to speak with a qualified SSDI attorney in Greenville, SC (/

social-security-lawyer/) right away.

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What Is Date Last Insured?

One of the key requirements to qualify for SSDI benefits is that you must have earned a certain number of work credits in the past ten years. As of 2019, SSA has defined one work credit as equivalent of $1,360 of earned money. You can earn a maximum of 4 work credits per year.

In order to be eligible for SSDI, you must have earned at least 20 credits in the last ten years. These don't have to be contiguous credits, so that you can earn them intermittently or in any other way throughout the ten years before your disability.

Once you have these work credits, they also have an expiration date. This is typically 5 years from the last day you worked. This is known as the Date Last Insured.

Why Is Date Last Insured Important?

DLI defines the deadline for your disability benefits insurance. What this means is that if you apply for SSDI benefits, your disability must have started before the DLI arrived. It must also meet the definition of a disability as considered by the Social Security Administration (//www.ssa.gov/disability/professionals/bluebook/general-info.htm) (SSA). If this is the case, your disability is covered by the disability insurance. If the disability started after DLI had expired, you can't claim benefits for it under SSDI.

It is important to distinguish here between the start of a disability and filing a claim for it. DLI is concerned with the instance of the disability itself. However, you can file a disability claim even after DLI has expired although it is always preferable to do so before DLI arrives.

Why File a Disability Claim Before DLI?

When you file a disability claim, you will need to provide detailed medical records, testimony of the doctors and other evidence. This evidence will play a key role in helping to decide whether or not you qualify for disability benefits.

You can legally file an SSDI application even after the DLI. However, the more you delay,

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the harder it gets to gather the evidence. Some of this evidence may date all the way back to the start of your disability. If you delay filing an application, you may find it that it is not possible to access the relevant work logs or doctor's notes. For this reason, it is best to file a disability claim as soon as possible.

More Than One DLI

According to SSA, it is possible for an applicant to have more than one DLI. If you have suffered blindness, for instance, the condition has a DLI of its own. At the same time, you may have a separate DLI for another disability.

As an applicant, you can also have more than one DLI if you have the work credits for SSDI and if you are separately covered by Medicare Qualified Government Employee (MQGE) benefits. However, the DLI for one condition will apply to that condition only and can't be used for the claim of another disability.

Finding Disability Lawyers in Greenville, SC

Filing an SSDI benefits application is a complex process. You must take into consideration the DLI, your work credits, the work history, the medical records and wide range of other pieces of evidence. You are also required to provide this evidence to SSA as a part of your application. Applications with incomplete or incorrect information typically get rejected. This is where we can help you. Here at J. Robert Surface Law Firm, we help you meet SSDI application requirements, prepare your claim and then file it in time. We also aid you in gathering and organizing the relevant evidence so that your claim has a good chance of success. Contact us today (/contact/) to book a FREE consultation with our Greenville, SC disability lawyers.

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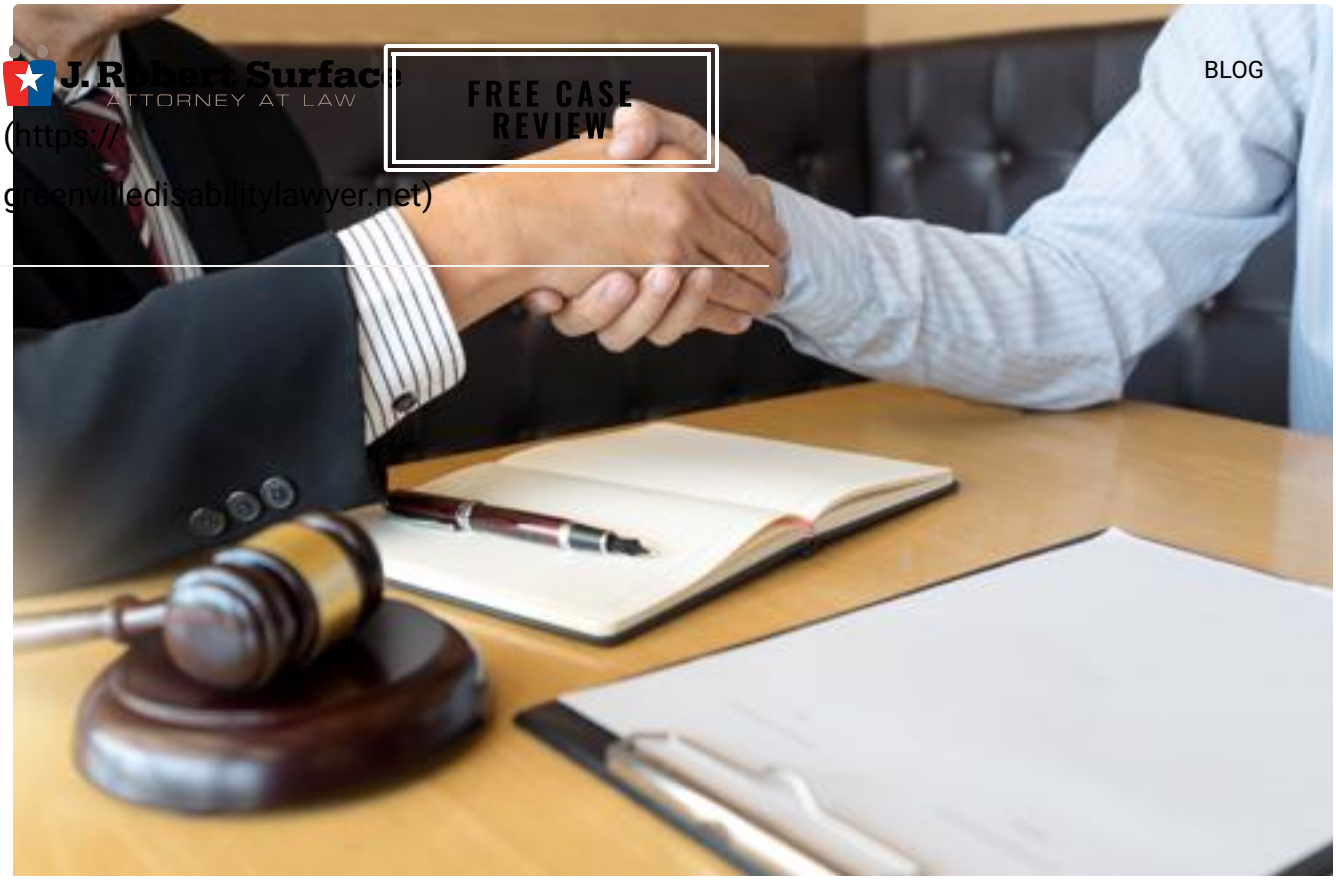

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Testimonials

My experience with Mr. Surface has been nothing but exceptional. He is an attorney who shows competence and compassion in the interest of his clients. I can always feel confident that any time I refer clients to him that they will be well taken care of and he will make the most of their case.

Dr. Jeanne Green

Getting Robert Surface as my disability lawyer, was the best decision I made during my disability ordeal. Robert, and his assistant Marla, took time to answer all my questions, and told me to call anytime. They were very professional and personable. Helpful, hardworking, and trustworthy!

Sarah Mooney

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